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Long Term Care 101 The Purpose of Long Term Care Insurance

Long term care (LTC) refers to the assistance that people with serious illness, injury, or cognitive impairment require with activities of daily living. This skilled care is provided by nurses, therapists, or other healthcare professionals.

LTC Expenses

Traditional LTCi

LTCi coverage only

This is the most cost-effective

way to protect against risk.

Policies do not build cash

value and generally do not

The average cost of LTC in the United States is \$6,163 per month for home care.² A majority of people believe that medical insurance, such as their private health insurance or HMO, will pay for all or much of their LTC needs. However, in most cases general health insurance only provides limited coverage.

That is where long term care insurance (LTCi) comes in. It is designed to help cover the expenses associated with the need for LTC, including personal and custodial care in a variety of settings such as your home, adult day care facilities, assisted living, nursing facilities, or hospice.

Hybrid (Life)

Combination LTCi

and modest life insurance

provide a return of premium,

and could benefit someone

who is looking to reposition

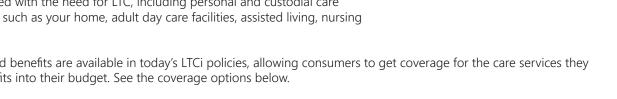
This coverage may also

A range of options and benefits are available in today's LTCi policies, allowing consumers to get coverage for the care services they require at a cost that fits into their budget. See the coverage options below.

provide a death benefit.	exchange proceeds from an old life insurance contract.	looking for easy underwriting.	
Contact your financial professional for more information about LTCi.			

Nationwide, Compare Long Term Care Costs from State to State, https://nationwidefinancialltcmap.hvsfinancial.com, October 2022

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Hybrid (Annuity)

Good for someone looking to

to fund a solution or for older

leverage an existing annuity

individuals who may be

Combination LTCi

and annuity





Rider (Life)³

Combination LTCi

associated with LTC.

and significant life insurance

Good for maximizing the

death benefit while retaining

flexibility to address the cost

Did You Know?

About 70% of people turning age 65 will need LTC services at some point in their lives.1

² U.S. Department of Health and Human Services. National Clearinghouse for Long-Term Care Information, www.longtermcare.acl.gov/the-basics/how-much-care-will-you-need, February 2020 ³ Policy riders are available at an additional cost and may not be available for all products or in all states. Terms and conditions apply.